

**Information to identify the case:**

Debtor 1	<u>Gary D Adams</u>	Social Security number or ITIN	xxx-xx-8459
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Eileen T Adams</u>	Social Security number or ITIN	xxx-xx-7163
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-15449-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary D Adams

Eileen T Adams

6/30/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gary D Adams  
 Eileen T Adams  
 Debtors

Case No. 17-15449-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db/jdb +Gary D Adams, Eileen T Adams, PO Box 2, Voorhees, NJ 08043-0002  
 516712511 +Archer & Greiner, One Centennial Square, Haddonfield, NJ 08033-2374  
 516712512 +Chiusano, Anthony, 32 Yale Rd., Marlton, NJ 08053-2434  
 516712513 +Doe Legal, 1200 Philadelphia Pike, Wilmington, DE 19809-2040  
 516712514 +EverBank, c/o McCabe, Weisberg & Conway, PC, 216 Haddon Ave., Suite 201,  
 Collingswood, NJ 08108-2818  
 516712515 +Greenworks Development, LLC, 3029 N. Front St., Harrisburg, PA 17110-1224  
 516712516 +Haines & Associates, The Widener Building, 5th Floor, 1339 Chestnut St.,  
 Philadelphia, PA 19107-3519  
 516712517 John J. Tierney II General Partnership, 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712518 +Kulzer & DiPadova, 76 Euclid Ave., Suite 300, Haddonfield, NJ 08033-2342  
 516712519 +Lift Development, LLC, 451 W. Main St., Middletown, PA 17057-1224  
 516712520 +Marc A. Lario & Associates, 89 N. Haddon Ave., Suite B2, Haddonfield, NJ 08033-2473  
 516712521 +Miller Coffey Tate, LLP, 8 Penn Center, Suite 950, 1628 John F. Kennedy Blvd.,  
 Philadelphia, PA 19103-2110  
 516712522 +Obermayer Rebmann Maxwell & Hoppel, Centre Square West, 1500 Market Street, Suite 3400,  
 Philadelphia, PA 19102-2131  
 516712523 +Obermayer, Rebmann, Maxwell & Hoppel, 200 Lake Drive East, Suite 110,  
 Cherry Hill, NJ 08002-1171  
 516712524 +Segal and Iyer Orthodontics, 501 Route 73 South, Suite 202, Marlton, NJ 08053-9617  
 516712525 +Segal, David Lyle, Individually, and as, the Co-Executor of the Estate of John J.,  
 Tierney, II, 121 S. Broad Street (1700), Philadelphia, PA 19107-4534  
 516712526 +Siegel & Bergman, LLC, 365 South St., Morristown, NJ 07960-7339  
 516712527 +Tierney II, John J and Tierney, Mary C, Deceased, c/o Archer & Greiner,  
 One Centennial Square, Haddonfield, NJ 08033-2454  
 516712528 Tierney Limited Partnership, 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712529 Tierney, Abigail Andrews, Individually,, and as the parent and natural guardian,  
 of Claire Tierney, 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712530 Tierney, Claire, Individually, and as a, partner (whether general or limited) of,  
 the Tierney Limited Partnership, etc., 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712531 Tierney, Elaine, Individually, and as a, partner (whether general or limited) of,  
 the Tierney Limited Partnership etc., 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712532 Tierney, Gail, Individually and as a, partner (whether general or limited) of,  
 the Tierney Limited Partnership etc., 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712533 Tierney, John J. III, Individually, as, the Co-Executor of the Estate of Mary C.,  
 Tierney, as Co-Trustee of Mary C. etc., 905 Indiana Ave., Lemoyne, PA 17043-1407  
 516712534 Trust of Mary C. Tierney, Deceased, 905 Indiana Ave., Lemoyne, PA 17043-1407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QBTHOMAS.COM Jun 30 2017 22:23:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 30 2017 22:42:10 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 30 2017 22:42:04 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jun 30, 2017

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.epiqsystems.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
David A. Kasen on behalf of Debtor Gary D Adams dkasen@kasenlaw.com  
David A. Kasen on behalf of Joint Debtor Eileen T Adams dkasen@kasenlaw.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jerrold S. Kulback on behalf of Creditor John J Tierney, III jkulback@archerlaw.com,  
mfriedman@archerlaw.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7